



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
NEWARK VICINAGE

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ralph A. Ferro, Jr., Esq. (RF-2229)

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(973) 200-0988

Withdrawing Attorney for Debtors

Order Filed on January 25, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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In Re:	) Case No.: 24-19280 (JKS)
	)
	) Chapter: 13
Miguel A. Polanco	)
Veronica M. Polanco	)
	) Judge: John K. Sherwood
Debtor	)
	) Hearing Date: 1/9/2025 @10:00 am

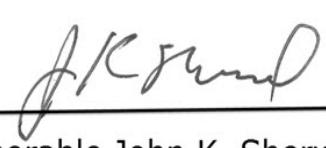
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**ORDER GRANTING RALPH A. FERRO, JR. ESQ.'S REQUEST**

**TO BE RELIEVED AS COUNSEL FOR DEBTOR**

The relief set forth on the following page is hereby ORDERED.

DATED: January 25, 2025

  
Honorable John K. Sherwood  
United States Bankruptcy Court

Case No.: 24-19280 (JKS)  
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**THIS MATTER** having come before the Court on Ralph A. Ferro, Jr., Esq.'s Motion To Be Relieved as Counsel for the Debtors, and upon notice to all interested parties, and the Court having considered this motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby:

**ORDERED AND ADJUDGED THAT:**

Ralph A. Ferro, Jr., Esq. is hereby relieved as counsel for Debtors Miguel A. Polanco and Veronica M. Polanco.

In re:  
Miguel A. Polanco  
Veronica M. Polanco  
Debtors

Case No. 24-19280-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jan 27, 2025

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:**

Recip ID	Recipient Name and Address
db	+ Miguel A. Polanco, 296 East 27th Street, Paterson, NJ 07514-1712
jdb	+ Veronica M. Polanco, 296 East 27th Street, Paterson, NJ 07514-1712

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3